

The JOURNAL of EDUCATIONAL SOCIOLOGY

A Magazine of Theory and Practice

VOL. II

MARCH 1938

No. 7

EDITORIAL

The depression has given impetus to a movement that began before the enactment of the first Pure Food and Drug Act: education in wise consumption. In its growth, it has developed three distinct but closely related phases: legislative, educational, and economic.

The first has been primarily of a protective type including both State and Federal legislation. Within the past three years a most significant new movement has developed. Three midwestern States—Wisconsin, Minnesota, and North Dakota—have enacted laws requiring "training and instruction in consumers' coöperatives and coöperative marketing in the elementary and secondary schools of the State" and for the preparation of "suitable and necessary outlines and courses of study in the field as specified."¹

Educational aspects of the movement have included the popular material presented in such books as *Skin Deep* and an increasing number of scientific and popular magazines and pamphlets; the development of courses of study in at least seven colleges: Amherst, Antioch, New School for Social Research, Ohio State University, Teachers College of Columbia University, and the Universities of Chicago and Wisconsin; the development of adult discussion groups; and the recent initiation of courses in consumer education

¹Minnesota law.

in high schools and in the upper elementary grades. The need for materials for each of these groups has motivated the preparation of this issue of **THE JOURNAL**.

The fact that there is no sharp distinction between education for general consumption and education in the coöperative movement as one method of consumer protection is abundantly evidenced in the legislation enacted and in the material available. It was the editor's original intention to limit this issue wholly to the educational aspects without including the third phase—the economic. While such material could have been assembled—and there is abundant need for constant emphasis upon sales resistance—it was obvious that the economic aspects of the movement were so interrelated with the educational that such a treatment would have created artificial distinctions, neither practical nor realistic.

The philosophy of consumer education is followed by a concrete description of schoolroom practices and procedures. The third article emphasizes the rural-education aspects of the problem; the fourth turns to the economic phase and summarizes the development of consumer coöperation in the United States; the last summarizes the growth of sociology in the high school and indicates another subject-matter field that is vitally concerned with this problem. The book reviews are selected also from this field and the research projects summarize available materials in consumer education.

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WHY CONSUMER EDUCATION?

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THE BASIC NEED: A CONSUMER-CENTERED SOCIETY

It is always appropriate to begin a discussion of consumer education with a few basic facts about the consumer. About eight times out of ten his family is supported by a farmer or industrial worker whose income, on the average, will not exceed twenty-five dollars a week. The man who lives next to me on a wooded lot at the edge of the city is a postman. He owns his own home and has given his two children a college education. In comparison with the mass of his rural and urban neighbors he is an economic aristocrat. Fundamentally, the average man wants to have greater security; a better home for his family; a fair share of food, clothing, and medical care; and a good education for his children.

Some years ago I made a comprehensive study of the consumption habits of the American people. At that time I found that the basic difficulty in consumption arose from the inadequacy of the income of the great mass of the families of the country. The majority of the families were financially unable to live up to even a moderate standard of decency and health.

I could discover no acceptable standard of living that did not exclude from forty to eighty per cent of the families of the nation. From the point of view of economic welfare one could immediately have found a demand for nearly twice the output of necessities. We could as a nation have doubled the consumption of milk; tripled the consumption of green vegetables and fresh fruits; built or renovated the dwellings of two thirds of the population; replaced about one half of the furniture by that of a better quality; and in addition we could have doubled the quantity consumed. We could have

tripled the consumption of electrical appliances and doubled the consumption of clothing.

These facts are set forth in detail because consumer education is likely to neglect the fundamental problem—to focus attention upon the consumer as the center of economic reconstruction. The welfare of the consumer is identical with the public interest. The functions of government, industry, finance, and the press should revolve around the interest of the consumer.

MAKING THE MOST OF AN INADEQUATE FAMILY INCOME

Improvement of consumption habits. Since the appearance of the *Education of the Consumer* several other comprehensive investigations of the consumption habits of the people have been made. The most notable of these was made by Robert S. Lynd in 1933 for the President's Committee on Recent Social Trends. He reported substantially little change in the distribution of income among the great mass of families of the nation. He found an increase in the consumption of mechanical and electrical appliances. Fruits, vegetables, and dairy products entered increasingly into the diet of the American people. Besides these gains, there was considerable evidence of a wider use of the tinsel and sheen that became common during the boom and jazz period. Mr. Lynd also reported certain developments that intensified the need of intelligence in buying. He found that cheap imitations of luxury goods were being sold to an increasing amount. Brand names were driving real names off the retail market. There was an acceleration of style change rendering a large amount of commodities obsolete before they were removed from the shelves. Installment buying increased to about 15 per cent of store purchases.

The depression wiped out a good many of the gains in consumption that were made during the preceding decade. The gain in fresh vegetables, fruits, and dairy products was wiped out. The consump-

tion of cereals increased at the expense of foods that were rich in mineral salts and vitamins. The standard of living declined sharply. The need for consumer education is probably greater today than it was in 1924 when my study was first published.

With an inadequate income the average family is confronted with the immediate problem of attaining the highest level of living with its present resources. Day by day the great mass of people are blundering in their daily habits of consumption. Unwittingly, they reject beauty, health, and comfort. They are ignorant of the most economic habits of purchasing and using food, clothing, shelter, and fuels.

There is a common lack of knowledge of foods which yield the largest returns in food value for the money spent. Cheap foods having high food value are underconsumed, while expensive foods are overconsumed. The clothing of the people is not only insufficient in quantity but inferior in quality.

Price a major problem. Nothing affects the consumer more deeply than the prices he has to pay for goods and services. On the whole, he has been quite helpless in protecting himself against unwarranted price rises. Recently, in desperation, several of the more cohesive and articulate groups of consumers have taken to organizing buyers' strikes. In any event, as a first step, the consumer needs to be fortified with information. When a rapid increase in price takes place, the consumer should be able to make a rough analysis of its cause. Is it due to an increase in the cost of raw materials, the wages of labor, or increased cost of distribution? Or is the price due to an unreasonable increase in profits? Under the most favorable circumstances such inquiries will be difficult to make, but consumers need to cultivate the habit of doing this to the best of their ability.

Frequently an investigation into prices reveals the necessity of a social approach. Information concerning the cost of gas, electric, and telephone services is available but the consumer, individually,

can do nothing about it. Utility rates are largely the result of governmental regulation and policy—what State and Federal commissions do and fail to do. At the present time a dozen major oil companies are on trial for alleged conspiracy to fix the price of gasoline in a number of States. The consumer is here represented by the Federal Department of Justice, activated by a broadly conceived administration policy. Thus, the consumer discovers that the advancement of his purposes is intimately related to national politics.

EXPLOITATION OF CONSUMER IGNORANCE

Decline of integrity of seller. The direct contact between maker and buyer which formerly existed has broken down. As a result the producer and merchant have lost the old integrity which they once possessed. They no longer feel the necessity of being scrupulously fair and exact. Over a period of years, in an effort to increase profits, they have allowed their once high standards of business ethics to sink lower and lower. The discriminating consumer, consequently, finds that he must be a wary shopper. Food, like cream cheese or ice cream, that may have air churned into it, is given the appearance of larger volume and sold at a higher price. A gas treatment or a dyeing process is used to give oranges a golden glow. Fruit juices are diluted with sugar syrup and sold as pure. Inferior qualities of vegetables are sold in cans bearing luscious pictures and alluring adjectives. Cans differing by as much as four ounces are designed to give the illusion of equality. As much as 85 per cent of so-called silk may be metallic salts. Fabrics are marked preshrunk that actually do not live up to this claim. Birch and gum are given a mahogany veneer and sold as the solid article. Common pain-relieving tablets are frequently sold at four times their real worth. A few pennies' worth of "horse salts" are sold as crystals at exorbitant prices despite medical opinion which considers them danger-

ous when used continuously. Loan companies and financing corporations conceal high interest rates behind so-called six or eight per cent plans.

Brand names are driving real names of articles off the retail market. This practice conceals the intrinsic nature of the commodity. To cope with this tendency it will be necessary, of course, to cultivate an especially keen and critical purchasing intelligence. This, however, is not a new problem because it was always and will continue to be difficult to buy even the most common staples without more complete and exact descriptive information on labels, wrappers, and advertising. There is undoubtedly a very strong element in industrial, governmental, and consumptive circles which is destined to make more extensive use of standards of quality and performance in buying and selling goods. It is also inevitable that descriptive and specific information will be more commonly made available on labels, counter signs, and advertising. Some have the impression that these expedients will lessen the need for instruction of consumers. Nothing is further from the truth. The available aids will stimulate inquiry, observation, and experience with commodities hitherto unknown. Even assuming that this is not the case, it will still be necessary to talk the new shopping language, and to act in many ways on the information ascertained.

It is encouraging to note that the enlightened merchant is recognizing that an increasing number of purchasers is no longer satisfied to buy blindly. The embattled consumers, as it were, have penetrated the first line of defense. In a recent hearing before the Federal Trade Commission the retail merchants took up the cudgels for the consumer when they insisted that the branding or naming of the several kinds of rayon fabrics by the manufacturer should be completely and correctly informative. Should the organized retailers be successful in this campaign will the layman be competent to discriminate between rayon made by the viscose, acetate, and cu-

prammonium process? Will he follow up this information by adapting his laundering procedure to the nature of each of these products?

The ignorance of the average consumer. A mere sampling of facts about commodities should serve to show how poorly informed the people are about the common things which they buy and use every day. Meat, which is a disproportionately large item in the American diet, is a relatively expensive source of proteins. Under favorable price conditions it may be replaced, in part, by fish, eggs, milk, beans, peas, cheese, and nuts. Cheese is particularly rich in protein and, contrary to popular opinion, it is easily digested. Evaporated milk is a cheaper and safer food for infants than whole milk. All prepared cereals are more expensive than cooked cereals; furthermore, because they are puffed, they create the illusion that they are large in food content. Pink salmon is the smallest of all the salmons and has a delicate flavor. Because it is the most abundant it is cheaper than three kinds in the higher-price class. Flour bought in a five-pound bag costs a dollar more than when bought in a forty-nine pound bag. Rayon, when dry, possesses a high degree of strength and durability, but it loses half its strength when in the laundry tub. The best leather is the top grain split from the hide, and reputable producers stamp it thus. Any other term in which the word leather is expressed or implied is no index of quality. Investigation has demonstrated that expensive soaps may actually be inferior to several of the widely sold lowest price brands. Most stain removers consist chiefly of carbon tetrachloride, naphtha, benzine, or a combination of these which does not cost more than about thirty-five cents a gallon. The top-price gasolines do not necessarily have higher antiknock ratings than the regular-price fuels. Most cosmetics and perfumes are excessive in price because vanity is the most vulnerable point in the common variety of *Homo sapiens*.

Advertising exploits consumer ignorance. Advertising copy is the specific medium which private business uses for influencing

human behavior, although the unbought time and space of the press, radio, and cinema are not entirely untainted by the same motive. Over a period of three decades the buying habits of the people have been markedly changed. Although higher wages and technological improvements are probably the most important causes, there is no doubt that advertising also played an important role. The latter certainly accounts for the rapid increase in the consumption of luxuries, cigarettes, cosmetics, and for the acceleration of style change. In comparison with paid publicity, the influence of the school has been insignificant if not negligible.

Not very long ago an investigator examined one of the most popular women's magazines and concluded that 28 per cent of the advertising space was sold to clients making explicit or implied misstatements of fact. A monthly magazine having a circulation of over two million had forty-six untruthful advertisements, another thirty-two, and another forty. These magazines are among what are commonly considered the best advertising mediums in America. A home-economics investigator analyzed 300 booklets furnished free for classroom use and found that 37 per cent contained false statements, 43 per cent contained unsubstantiated statements, and 59 per cent contained misleading statements. Only one quarter of the whole lot received the unqualified approval of the investigator. Advertising charlatans masquerading as scientists have invented 93 hitherto unclassified human afflictions for which their brand of hokum is the specific remedy.

The radio, the press, and the motion picture are for hire to those who have goods to sell. As a result, these great vehicles of mass communication have often become carriers of misinformation. Of these the radio is the chief offender. The masses of people accept uncritically the daily ethereal effusions of unscrupulous promoters. They are accumulating a new body of fears and superstitions. Against these tremendous forces the school must wage a counter-attack of enlightenment.

SIGNS OF POPULAR DISCONTENT

Consumers organize for action. Usually a social need is crystallized in lay opinion before it is recognized by the school. Although the school has been making scattered efforts to educate the consumer over two decades, the various lay organizations of consumers have waged the more intensive campaign in the interest of the buying public. These groups should and will continue to exist, but the burden of consumer education falls appropriately upon the public school which is the great institution dedicated to the common welfare. A brief discussion of the work of these organizations will indicate the public demand for an educational program and point out the direction it might take.

The National League of Women Voters advocates protection of the consumer through Government agencies. It has campaigned for better food and drug legislation, quality standards, and labeling of consumer goods; it has favored a downward revision of tariffs through reciprocal trade agreements; and it has interested itself in power development as a yardstick for the measurement of a fair price for electrical current. The American Association of University Women is cultivating a very active interest in consumer education among its many branches. The latter have conducted exhibits, forums, and other activities for disseminating consumer information. The Association interested itself in the revision of the Food and Drug Act and in the establishment of consumer standards of quality. For some time the National Federation of Business and Professional Women's Clubs has urged the need for consumer education. The current program of its branches includes meetings to be devoted to discovering what the consumer gets and should get for his money.

The American Medical Association has waged a vigorous campaign against nostrums, quackery, and pseudomedicine. Through its popular journal, *Hygeia*, it attempts to give correct information

about nutrition and health to counteract the misinformation that emanates from commercial sources. The American Home Economics Association has the longest record of activity in the interest of the consumer. It has assisted in the formulation of standards of quality and has used its influence in translating these into law. The Consumers' National Federation is a most recent attempt to unite all consumers for the purpose of promoting educational and legislative programs for the protection of buyers. It is making it its special purpose to identify organizations that consist primarily of consumers as distinct from those that are tinged with business influence.

The recent rapid spread of the coöperative movement in America will stimulate an interest in every phase of the economics of consumption. The present administration protected the movement against the threatened ravages of the industrial codes; it encouraged coöperative experimentation through publications and through loans to coöperative power projects. According to recent reports there are roughly more than 6,500 consumers' coöperative societies, including 1,800,000 members, handling the whole range of goods and services in the modern economy. Although coöperatives have flourished mainly in the agricultural regions, they have more recently made inroads into the urban centers of population. During the depression, the coöperatives gave a demonstration of their superior ability to resist an acute business crisis. Compared with the many failures among private banking institutions, the coöperative banks had an almost perfect record of solvency. Since the coöperative consumer is especially sensitive to the ailments of competitive enterprise, he will be particularly receptive to any learning program that will improve his position. The coöperative movement is living proof that nearly two million adults and their children are immediately ready for consumer education.

The development of a consumer press. If the appearance of periodicals in new fields of interest is an index of a popular need, then

it is safe to say that there is a lively interest in the field of consumption at the present time. I know of at least sixteen periodical publications devoted to consumption which have come into existence in recent years and are distributed nationally. This number does not include the many organs of the regional coöperative societies. Of the total, eight are full-size, printed, monthly journals; five are of the bulletin type issued in printed or mimeographed form; and three are departments of larger publications. As far as I know, only three of these have been discontinued. At least three of these periodicals issue supplementary leaflets to guide the teacher in the classroom use of their publications. If the issuance of books and pamphlets is used as a measure of growing interest in a movement, then again I am able to report that my own collection has expanded beyond the capacity of four yard-length shelves.

There are a number of State and national governmental agencies that are giving the consumer all the services within the capacity of their limited appropriations. But these services are not entirely helpful in the many specific buying situations in the retail market. For this reason three organizations have arisen which, month by month, tell the consumer what goods and services to buy. While these purchasing guides do not reach more than one hundred thousand homes directly, their recommendations spread rapidly by word of mouth. There is therefore a recently created widespread interest in a hitherto unexplored field which touches the sciences, the arts, politics, and economics.

THE CHALLENGE TO PUBLIC EDUCATION

It has been the purpose of this article to indicate that there is a need for consumer education. I have taken pains to review the evidence of comprehensive studies which clearly indicate the importance of focusing attention upon the condition of the consumer in American life. Some evidence was presented to show the helpless-

ness of the purchaser in the retail market. It is obvious from the recent growth of lay organizations and publications that the public is particularly receptive toward consumer education at the present time. This argument has been presented time and time again in scholarly tracts and in informal articles and addresses. As a result, some progress has been made by the school in adding consumer content to the curriculum. But the slowness of the school in accepting greater responsibility for developing effective consumers is one phase of a larger and more fundamental difficulty—the failure of the school to educate for living. There are signs of a basic reorganization of the curriculum around the important areas of living. Only as progress toward this goal is made can we expect an increasing emphasis upon the education of the consumer.

CONSUMER EDUCATION THROUGH THE CURRICULUM

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"Which face cream is best?" was a question which arose in the eleventh-grade science class of a progressive high school in New York. Each girl student had her own opinion, and defended the particular brand she used. After discussion, the class decided to test opinions, by making analysis of the most popular brands. The science laboratory became a busy workshop. Students working in committees tested sample face creams for the presence of harmful abrasives and skin irritants. They broke each sample into basic ingredients. They figured out the costs of these ingredients if bought separately in fair-sized quantities at drugstores. As a result of their analyses, the class reached two important conclusions. The retail price of a branded face cream is many times larger than the cost of its ingredients. Some of the highest-priced creams were only medium in quality; a medium-priced cream received the highest-quality rating.

The class next decided to make their findings available to the whole school. They prepared an exhibit and placed it in a showcase in the hall. In the case, they placed the different jars of cream, with brand names showing; the scientific analysis of each brand; the presence or absence of harmful ingredients; and the retail price of each cream together with the retail price of ingredients bought separately. The showcase aroused the interest of students. Through it, many of the girls became more intelligent consumers of cosmetics. Some of them changed to the brand rated best and least expensive.

The exhibit also came to the attention of the manufacturer of one of the face creams on display. The sample of his cream happened to have certain harmful ingredients. Shortly afterward, he wrote the principal of the school, demanding that the exhibit be removed from the showcase. He threatened that if this were not done he would sue the principal for damages. The principal refused to submit to this pressure. He backed the project and the teacher responsible for it. He replied that he believed the cold-cream study was of considerable value to students, and that he was strongly in favor of more of this realistic type of consumer education.

This illustration shows the type of consumer education which is needed in more and more of America's schools. Yet is consumer education included in the school program now? Will it be a part of the new curricula produced?

The Office of Education has recently concluded a survey which reveals that organized curriculum developments are under way in well over seven tenths of the cities of above 25,000 population. One half of the cities from 5,000 to 25,000 and one third of the cities 5,000 and below are engaged in curriculum revision. The Curriculum Laboratory of Teachers College has on file 39,046 courses of study written in American public schools during the past 14 years. Courses received are carefully judged and of the total number 5,843 have been considered outstanding. Inspection of these courses reveals some present practices in consumer education.

Public schools still retain subject matter as a basis for their organization. Problems of the consumer are seldom considered. There is little attempt to coördinate or integrate the work of one teacher with that of another in the same school. In the analysis of specific subjects it is found that most home-economics courses concern themselves with problems of cooking, sewing, and good taste. Much of the work is vocational with the expectation that the girl will marry and have a home of her own. As a general rule consumer education has been ignored in this field. Economics is taught in

some high schools as a senior subject covering one semester. In the typical course, production, exchange of goods, consumption of wealth, distribution, and economic problems are studied. Under consumption, students are taught about demand, supply, price, standard of living, saving, and spending. The whole emphasis is on theory, with little indication given that consumption is a vital, everyday problem of boys and girls. Some opportunity is given in mathematics to study about consumption. Children work on problems dealing with budgeting, cost of running a business, profit and loss, and seldom is there any indication that consumer problems are considered. Science courses are even further separated from practical consumer problems. Chemistry classes are given page assignments in textbooks and laboratory manuals. In physics classes, laws are suggested for drill and study. Even general science courses fail to consider consumer problems in any fundamental way.

Some curriculum programs are now being organized around such basic themes as increased control over nature, adaptation, democracy, interdependence, and standards of living. These themes tend to tie together all of the units taught in the school even though subject matter may be retained. In a few communities teachers of the social studies, science, home economics, language arts, and mathematics have developed units centering around the standard of living. Typical units are "a study of group action or coöperatives" and "wise buying of consumer goods." While this organization is far superior to a separate subject curriculum it often fails to focus the teaching on basic issues. The themes are so broad that they may fail to influence teaching practice. Consumer education although recognized does not generally become an important part of the curriculum.

Recently educators have begun to develop programs based on an analysis of areas of living. The philosophy behind this organization is that the needs and interests of children in a democratic society

should determine the school program. In one State, Virginia, these areas are protection and conservation of life; production of goods and services, and distribution of the returns of production; consumption of goods and services; communication and transportation of goods and people; recreation; expression of aesthetic impulses; expression of religious impulses; education; extension of freedom; integration of the individual; and exploration. Similar broad areas of human experience have been used in the curricula being developed in Mississippi, Georgia, Kansas, Arkansas, and Burbank, California. In every instance, consumption was found to be one of the basic areas which schools must consider.

Under the organization by broad areas, an integrating curriculum becomes highly desirable and possible. Tight subject-matter lines dissolve and a functional organization around areas takes place. For example, in Virginia, pupils in the seventh grade study "How do social agencies influence the consumer in his choice and use of goods?" Activities are suggested which require facts and information from the fields of science, home economics, the social sciences, language arts, and mathematics. References are suggested ranging from the United States Chamber of Commerce to the American Medical Association. Extensive use of community resources is urged.

Ideally, this type of curriculum organization should lead boys and girls into every phase of consumer education. In practice, this has not yet happened either because teachers have not been adequately educated concerning consumer problems or because the schools do not dare to disturb those who have a vested interest in maintaining our present system of distributing goods and services.

Investigations of courses of study show that it is increasingly important that the curricula of American schools include a study of the basic problems of consumership. Here is a list of some of these great problems which face our nation's consumers, young and old alike. For each problem, there is a brief description of present-day

conditions and of potentialities for the future. The facts cited are taken from the research reports of experts.¹ The figures are for 1929, a year of comparative prosperity, but the facts are probably as true now as they were then.

<i>Problems</i>	<i>Present Conditions</i>	<i>Future Potentialities</i>
1. INCOMES	More than half of America's 30,000,000 families receive yearly incomes below \$2,000 a year each. This \$2,000 figure was set by the United States Department of Labor as the minimum necessary to provide a family with the housing, food, clothing, medical care, and other things needed for health and comfort in living.	Experts estimate that if all the natural and human resources were used to capacity, the incomes of America's 15,000,000 poorest families might be raised to \$2,000 a year. One group of experts believes that our nation can provide an average income to a family of about \$4,300 a year.
2. HOUSING	Half of America's families are inadequately housed. This half lives in dwellings that are ugly, overcrowded, poorly furnished, and without modern conveniences necessary for decent living. Millions live in neighborhoods that lack proper sunshine, fresh air, and playgrounds.	Experts think that America can have good housing for the families who need it most. Such housing, they say, can be provided only if the Federal Government together with the States and local governments embark on a large-scale housing program, subsidized by large grants of Government money.
3. FOOD	Three fourths of our families had to follow an emergency or subsistence diet, which was made up largely of the cheaper foods—oleomargarine, flour, potatoes, canned milk, and dried beans.	All of America's families can enjoy the adequate diet or liberal diet if our farmers have 70 per cent more dairy cows, produce 35 per cent more beef cattle, 35 per cent more pigs and poultry,

¹ These groups of experts include the following:

United States National Resources Board, Washington, D. C. See various reports.

United States Department of Agriculture, Washington, D. C., especially Bureau of Home Economics and Production Planning Division.

Brookings Institution, Washington, D. C. See especially *America's Capacity to Produce and America's Capacity to Consume*.

National Survey of Potential Product Capacity. See *The Chart of Plenty*, Viking Press, New York.

Committee on the Costs of Medical Care. See *The Costs of Medical Care*, University of Chicago Press.

Consumer Education through the Curriculum 403

Problems

Present Conditions

Only one fourth were able to afford the adequate or liberal diet of more expensive foods—fresh butter, milk, eggs, vegetables, fruits, and lean meats.

4. HEALTH CARE

Surveys show that half the American people do not visit the doctor and one fifth do not visit the dentist, even once a year. The poorer half of our families are in need of much more health care than they now receive.

Future Potentialities

50 per cent more sheep, 100 per cent more vegetables, and 100 per cent more fruits. Our families, of course, must have higher incomes to be able to buy the improved diets.

According to the Committee on the Costs of Medical Care, adequate health care can be provided for America's 15,000,000 poorest families only with considerable assistance from the Government. America's middle-income families who face huge bills for health care can share the cost through such systems as group insurance.

5. SOCIAL SECURITY

During good times and especially during hard times, millions of Americans face the insecurity brought by poverty, unemployment, accidents, illness, old age, and untimely death. Private and public programs of social security give some protection, but much more is needed.

The programs of Federal and State Governments represent steps toward greater protection for millions of American families. Yet further steps are necessary, for these same programs provide a bare subsistence standard of living for those unfortunate families who suffer from long periods of unemployment, or for those people who reach old age with only small private savings.

All American consumers should be acquainted with the great potentialities of our nation's industry and agriculture, as estimated by experts.² After a careful study of our resources, these experts have shown that the standard of living of our people can be raised year by year to constantly higher levels. The possible improvement

² Under such titles as "Housing," "Food," "Clothing," "We Consumers," "Health," "Social Security," etc., *Building America* pictorial study units point out the present status and the future possibilities for progress in the major fields of American economic, social, and cultural life.

of the welfare of our 130,000,000 people should challenge the thought and action of all consumers, and particularly of those in our nation's schools.

A comparison between these basic problems of consumership and typical public-school curricula indicates that there are great gaps existing. How can these be closed?

First, teachers must become thoroughly intelligent about social and economic issues. It is impossible to consider consumer education apart from our whole way of living. Many fine books and magazines written in nontechnical language are available. Teachers should form study groups in which they can discuss and debate modern problems.

Second, materials about consumer problems must be written for young people. Textbooks written from the point of view of the consumer are needed. Magazines such as *Building America* which recently devoted an issue to "We Consumers" should be placed in classrooms and libraries. The resources of the community should be utilized.

Third, teachers should be given help in planning units that center around consumer problems. A failure to recognize the scope of consumer problems is holding back more effective education. Consumer education can be taught by all teachers through the entire range of the public schools.

Fourth, teachers must take an active part in adult education. Parents must be informed about consumer problems. Pressure groups which for selfish gain would emasculate the consumership curriculum must be defeated. False or misleading advertising and propaganda wherever appearing must be exposed by the searchlight of student inquiry.

In conclusion, better consumer education can come through better curricula in America's schools. The development of these curricula will require the coöperative efforts of all teachers who are concerned with the problem of educating youth to become intelligent consumers.

CONSUMER EDUCATION IN RURAL AREAS

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Regardless of who we are or what we do, we usually want our money's worth. This seems to be characteristic of the human race. Time, thought, energy, and money are expended on a variety of things in this life if and when we feel we are getting value received. But so many of the perplexing problems of today seem to center around questions of knowing just what is "our money's worth." And right there is where consumer education enters the picture.

Any discussion of consumer education always raises at least three questions: (1) Who is the consumer? (2) What does he buy? (3) How much does he have with which to buy?

Whether we realize it or not, we are all consumers as well as producers. To be sure, there is a vast difference in the amounts of either goods or services produced and consumed by individuals or groups. Some one has aptly said that as producers we are primarily concerned with how much money we get; as consumers, with how much we get for our money. Our national history reveals, however, that while it is quite traditional with us to organize as producers, a comparable situation has not existed with reference to our activities either as distributors or consumers. Distribution and consumption therefore remain as two of the major problems of present-day living.

Consumers in rural areas represent a wide cross section of people in various walks of life. They include those living in small towns as well as in the open country; the well to do and the poor; the great and the near-great. Here we have not only the farmer and the rancher but the laborer, tradesman, artisan, professional and semiprofessional worker making a home in such an area.

This discussion will be confined largely to the buyer problems of farm people. The ideas outlined in these pages regarding consumer

education in rural areas may not be in harmony with the conception others have of the problems involved. However, it is hoped that difference of opinion may result in more fruitful, coöperative thinking. America, perhaps above all other nations, needs to learn the true meaning of "wise consumption." The fact that we have lived in a land of plenty as compared to other nations of the world has been responsible for the lack of systematic attention to a type of education which affects people in an exceedingly wide age span.

Consumer problems are many and varied. They develop primarily in connection with selection, purchase, utilization, and replacement of supplies, equipment, and apparel. Consumer problems in rural areas are not so fundamentally different from those common to urban centers except as the mode of living and occupational characteristics naturally give rise to new and distinct rural problems. Of course, there are many different angles but the fact that we are all consumers is much more significant than where that consumption takes place—city or country.

According to a recent issue of the *Consumers Guide*,¹ "in the purchase of goods and services, every consumer wants one, or a combination, of three things: (1) the best *quality* for a specified sum of money, (2) the greatest *quantity* for a specified sum of money, (3) a specified quantity and quality at a *fair price*." This is true alike of the laborer, the professional man, the person in business, and the farmer. It is also true of the housewife, the head of the household, the young buyer, and the experienced buyer.

Reducing buying to its most elementary terms, suppose we see what we have in the form of simple questions which we may well ask ourselves in connection with making purchases of consequence. Those which are fundamental appear to be about as follows:

1. Do I want or need the goods or service?
2. Is the type and kind appropriate?

¹ *Consumers Look at Eggs*, number one of consumer study outlines prepared by Consumers Council Division, Agricultural Adjustment Administration and Consumer's Project, Department of Labor, May 1937.

3. Is the size or amount and the quality adequate?
4. Is the price right?
5. Can I afford it?

How much more intelligent our consumption would be if we, as buyers, either city or rural, would think through such steps as the above in connection with purchases of clothing, food, labor, automobiles, machinery, and the countless other items coming up for consideration in the course of a year. How much less would be the necessity of "education for wise consumption."

In years gone by, considerable criticism has been directed toward the efficiency of the rural buyer, and we must admit that he has not always been a discriminating buyer. In many instances this lack of due attention to such matters has been responsible for his being victimized more frequently than his urban cousin. However, those days are rapidly passing if they are not already well "on the way out." The rural buyer is rapidly becoming a more discriminating buyer and demanding more for his money because of a better knowledge of actual need, grades, brands, quality, and the like. Certain analyses² made of buyer motives show that advertisers find farmers to be "rationalistic" rather than "emotional" buyers while the reverse is true with urban people.

But let us compare the opportunities rural people have for obtaining a knowledge of merchandise as compared to the opportunities afforded the city dweller. The person living in a city is constantly being informed as a consumer. Walk down the street, look into the store windows, or pass through the aisles of a large department store. What do you see? Demonstrations and illustrations on every hand—one after the other calling attention to differences in values, quality, serviceability, durability, and the like. A certain amount of it must be classed as clever advertising, we must admit, but to the thinking person it at least raises questions and tends to make for a more informed purchasing public. Add to this the available printed

²Chapter VI, *Principles of Merchandising*, by M. T. Copeland (New York: A. W. Shaw and Company).

matter, radio and screen advertising, the assistance given by service agencies, and departments maintained expressly for the consumer in the city and you have a quick picture of the urban situation.

Now let us look at the rural areas—the small towns, the villages, and the farm communities. What do we find? Small stores, incomplete stocks, limited choice of goods, limited equipment, poor displays, and fewer specialists in various lines of merchandising—a decidedly less favorable situation from the standpoint of the consumer. Oftentimes when he knows exactly what he wants, the rural consumer has to take a substitute because the article originally desired was not available at the time it was needed. The radio and catalogue bring helpful information, but to hear about or see pictures of merchandise is one thing and to be able to see the merchandise for the purpose of making direct comparisons is something entirely different. Comparatively few rural dwellers can step on a streetcar or bus that will take them to the door of a large and complete store or to a well-planned display providing essential reliable facts on certain goods, designed to help buyers make wise selections. To be sure, good roads, improved transportation, and better communication facilities have brought the country and city much closer together than was the case a few years back, but from the standpoint of consumer education the city still has considerable advantage.

The farmer, in a broad sense, is a consumer of both producer and consumer goods. Although he produces food and textile materials, he also buys back foods and textiles for household consumption as well as certain raw materials and manufactured goods for use in his farming operations. We must remember, however, that the farmer buys a vast amount of consumer goods. Much is being done at the present time by numerous governmental and private agencies to assist him. Thousands of studies are being made annually to determine what a "money's worth" really is with respect to hundreds of types of commodities. Research is constantly under way to bring out facts for the benefit of the rural consumer. The effect is increasingly apparent.

Among the Federal agencies³ concerned especially with rural consumer problems we find, for example, in the United States Department of Agriculture, the Consumers Council, Division of the Agricultural Adjustment Administration; the Bureau of Agricultural Economics; the Bureau of Home Economics; the Food and Drug Administration; the Office of Information; and the Office of Motion Pictures. In the Department of Labor, there is the Consumer's Project. The Office of Education in the Department of the Interior is also rendering assistance along this line. Supplementing the consumer efforts of these agencies is the work of the Farm Credit Administration, the Federal Trade Commission, the Bureau of Standards of the Department of Commerce, and numerous others which could be added to this list. The national farm organizations, as well as other farmer groups, are also contributing to this undertaking.

It would be impossible to enumerate all of the distinct services now being rendered to the rural consumer. Certain results are significant, however. Established Government standards for market products are helping to keep those of inferior quality off the market, thereby improving the situation for rural producers. Better seed, better livestock, improved feeding standards, and more efficient use of fertilizers are some of the encouraging developments. Adding to this, we should mention the increased consumer interest in food values, fabrics, building materials, and farm equipment as well as in tags, labels, and brands.

The ever changing agricultural situation is responsible for systematic efforts to "peer into the future." Looking ahead is stimulating as well as enlightening. In reviewing *The Farm Outlook for 1938*⁴ one finds numerous statements and passages in this publication which become "food for thought" on consumer education in

³ Sources of Information on Consumer Education and Organization. United States Department of Agriculture, Agricultural Adjustment Administration, Consumers Council Division. Consumers Council Series, Publication No. 1.

⁴ The Farm Outlook for 1938. United States Department of Agriculture, Bureau of Agricultural Economics, Miscellaneous Publication No. 298, November 1937.

rural areas. The following quotations therefrom serve to illustrate:

Farm Labor

Farm wage rates are expected to average higher in 1938 than in 1937.

Building Materials

Building costs to farmers in 1938 are likely to be somewhat higher than in 1937 . . . Wage rates for building also have advanced during the past year and may advance more in 1938.

Farm Machinery

A rise in prices of farm machinery is expected in 1938, the increase being mainly due to increased cost of manufacture.

Fertilizer

Retail prices of fertilizer during the 1938 season will average higher than a year earlier and probably the highest since 1931. The percentage of rise will not be very great, however.

Farm Family Living

For the country as a whole, the 1938 farm net income is expected to be somewhat lower than it was in 1937. Probably somewhat less money will be realized from the sale of farm products while production expenses may show slight increases.

For farm families a decrease in income does not necessarily mean a corresponding decrease in the level of living. They may be able to get more of their living from the farm and may be able to spend their available cash more effectively.

From the foregoing statements, it appears that farm families should give special thought and study to consumer problems in the present year. The margin between production and consumption is the index to prosperity. Where income is comparatively low, as in the case of farmers in certain sections, even greater care must be

exercised in order really to buy wisely and actually get value received.

For years, it has been an accepted principle in this country that fitting individuals for useful employment is a legitimate and desirable objective. "Training present and prospective farmers for proficiency in farming" is the primary aim of vocational education in agriculture. "Training for effective participation in home and family life" characterizes the aim in vocational home economics. Similar objectives are noted in the work of other agencies interested in the welfare of rural people. The product of such effort should be a host of rural folks able to found and maintain more satisfying farm homes. How much more efficient these and other programs affecting rural folks can be if due emphasis is given to consumer education.

Consumer education in the final analysis is, to a great degree, a public-school responsibility which should permeate the entire school system. Consumer education especially for rural areas should be started early in the life of the pupil and continued into adulthood. Rural teachers must be trained to do their part in education for wise consumption.

What we need is a balance between production, distribution, and consumption. For economic and social well-being, the three must move forward together. Much has been done in the first two fields; much more can and should be done on the consumer side which lags at this time.

CONSUMER COÖPERATION IN AMERICA

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Because of the failure of our educational institutions in America to teach the facts about the consumers' coöperative movement to every one, it may be necessary first to answer the question "What is consumers' coöperation?" for some readers. No one should take offense at the suggestion of a possible lack of knowledge of its principles and history, even though it is the largest democratic movement in the world and enrolls some hundred million family members, since the channels of information have been so largely closed to the story of coöperation, which is the fourth alternative to capitalism, fascism, and communism.

WHAT IS CONSUMERS' COÖOPERATION?

Consumers' coöperation is generally described as following the Rochdale principles, for it was at Rochdale, England, in 1844, after many years of trial and error, that the basic principles were finally adopted upon which the movement has been built. These were primarily four in number; namely, open membership; one person, one vote; limited interest on capital; and patronage dividends on purchases. The first two principles result in democratic control and the second two in purchases at cost. Three other secondary principles are likewise generally followed by the movement: education, neutrality, and cash trading.

In Britain, where the movement started, more than half the families, or 7,500,000 in all, are members of consumers' coöperatives. The British movement does a retail business of over a billion dollars; a half billion dollars of wholesale business; and manufactures two hundred million dollars worth of the products it distributes in over one hundred and fifty factories. It is today the largest business in

Great Britain. In addition to commodities, it has developed a banking division with over three billion turnover a year and an insurance division which collects annually over a hundred million dollars in premiums.

Inasmuch as this article is written to describe the growth of the movement in America, any extended description of the development in other countries is not possible. The greatest proof of its success is found in the Scandinavian countries, which are accepted as the heart of economic democracy in the world today. In Scandinavia the coöperatives largely control the general economy and the results are evident in the practical elimination of unemployment and poverty and the rapid abolition of tenancy. The Scandinavian countries are the world's demonstration ground of the results of the economic system of coöperation, and challenge comparison with the results of capitalism in America, fascism in Germany and Italy, and communism in Russia. The Scandinavian countries are proving that political liberty can be preserved and that economic equality can be achieved by democratic and peaceful means.

COÖPERATIVE PIONEERS IN AMERICA

The first coöperative store started in Boston in 1845, or only one year after the opening of the original Rochdale store. The Boston store eventually failed as did hundreds of coöperative stores between 1845 and 1920. For seventy-five years America continued to pay tribute to the God of "rugged individualism." The economic ideal we held up before every child was to be a millionaire. We finally reached the place where a few Americans had battled their way up to the economic heights of million-dollar incomes, only to discover that other millions of Americans had been driven down into the depths of poverty. During these seventy-five years coöperation suffered in America from lack of general interest, together with its many failures due to lack of education of members, inexperi-

enced management, ineffective auditing, and violation of Rochdale coöperative principles.

There is now evidence, however, that we have reached the end of the frontier in America, both physically and mentally, and are increasingly ready to accept the extension of the democratic principles of liberty and equality into the building of an economic as well as a political democracy.

AMERICAN FARMERS LEARN TO COÖPERATE

It has long been said that farmers are individualists, but in America they have led the way in coöperation. This may be due to the fact that American farmers continued to be handicapped economically after the depression of 1920 more than did industrial and office workers. In general, the prices of the products which farmers sold averaged 14 per cent below the prices of the products which they had to buy from 1920 to 1929. On the other hand, by the fictitious lending of money to Europe after 1920, which really meant the giving to them of billions of dollars worth of food and goods since the loans have never been paid, we kept the wheels of industry turning and factory and office workers did not feel the pinch of economic necessity until after 1929.

While a number of wholesale coöperative purchasing groups had been organized in America prior to 1920, only three lasted through the after-the-war slump. These had been organized by farmers and, while small in size, they nevertheless survived. They are located at Superior, Wisconsin, Omaha, Nebraska, and Seattle, Washington. All three handled both farm and household supplies. Then, induced by the economic handicaps under which the farmers continued to suffer, what will be known historically as a great wave of coöperative organization developed among the farmers of America.

East of the Allegheny Mountains the farmers began organizing to purchase seed, fertilizer, and feed coöperatively. They have now

developed five large wholesale coöperative purchasing organizations in the Eastern States at Springfield, Massachusetts, Ithaca, New York, Harrisburg, Pennsylvania, Richmond, Virginia, and Raleigh, North Carolina. In all, these wholesales have a membership approaching a quarter of a million and do an annual business of about seventy-five million dollars. Other lines of products are now being added, such as lubricating oil, and the wholesale at Harrisburg also handles gasoline and other petroleum supplies.

When the coöperative movement got under way in the Central States after 1920 it developed principally in the petroleum field. Starting with a retail coöperative oil station at Cottonwood, Minnesota, in 1921, there have now been developed over two thousand retail coöperative outlets, which are organized in large wholesale groups at Columbus, Indianapolis, Lansing, Chicago, Kansas City, Omaha, Minneapolis, St. Paul, Superior, Amarillo, Walla Walla, and Seattle. These coöperative groups do a total retail business of around fifty million dollars and save around five million dollars on their purchases. Other farm supplies are also handled in large quantities and some of these wholesales are also now adding departments for the handling of household supplies, such as electrical equipment and groceries.

The story of the development of the coöperative movement in America would not be complete without mention of the organization of coöperative fire, automobile, and life-insurance companies. A coöperative automobile insurance company with headquarters at Columbus, Ohio, is making rapid strides and is now the seventh largest mutual automobile insurance association in America although it is only eleven years old.

After developing from the retail to the wholesale stage in various regions in America, the wholesale groups then faced the question of national organization. A majority of the wholesales have accordingly become members of two national coöperative associations; namely, The Coöperative League of the United States of America,

New York City, which is the national publicity and educational organization of the consumers' coöperative movement in America, and National Coöperatives, Inc., Chicago, which is the national business organization of the movement.

One of the principal problems in the evolution of the movement in America has been that of interpretation. While the early wholesale groups at Superior and Omaha have had a clear interpretation of the fact that in purchasing coöperatively they were acting as consumers, whether their purchases were farm or home supplies, the fact that other wholesales have thus far more largely confined their activities to the purchasing of farm supplies for their members has resulted in the interpretation of their activities by some as those of producers rather than consumers. There is a vital psychological and sociological difference in these two interpretations. Organizations of producers are basically of two forms—farm coöperatives and labor unions—which are for the purpose of marketing products or services. When either farmers or workers organize to purchase coöperatively, however, they are acting as consumers, no matter what their vocations or what kinds of goods they purchase. It is not possible to elaborate on this point of the interpretation of the movement in this paper although it is a vital one. Suffice it to say, however, that there is a rapidly growing realization among farmers of the significance of organizing as consumers into coöperatives to purchase all of their products, whether farm or home supplies, and joining with urban factory and office workers in purchasing coöperatively such products as both consume.

OFFICE WORKERS LEARN COÖPERATION

The story of the development of the consumers' coöperative movement in America then moved on from the farm field into the urban field among office workers. History may count it strange that, in America, office workers who are sometimes called "white-collars"

took up with the consumers' coöperative movement after the 1929 depression more rapidly than did factory workers. We will have to leave it to history to assign the reasons for this evolution in America, since in older countries the movement first principally enlisted the interest of factory employees. However, in America, the movement did not get a real start in the cities until office workers began to be numbered as a vocational group by the millions, while the office occupational group was comparatively small in number in the earlier periods of the history of the movement in European countries.

The five years from 1929 to 1934 seemed to cause little economic group action among urban workers in America. They had apparently been "depression-shocked" and were inclined to turn to political action rather than economic organization, and to immediate relief measures rather than long-range objectives. By 1934, however, urban residents had become somewhat disillusioned over political action and began turning toward coöperative organization of themselves as consumers.

At this point a number of the large wholesale farm coöperative groups joined together with the few scattering retail urban groups in a more intense national publicity, educational, and organizational campaign to encourage the interest of city workers in organizing themselves into consumers' coöperatives. Leaders of the three great social organizations in which America has more largely applied the principles of democracy, namely, the religious, educational, and political, were enlisted to assist in the extension of democratic principles into the field of economic organization. Brotherhood in religion and democracy in politics were found to have a counterpart in the economic field under the name of coöperation. Freedom in the various educational fields was found to require freedom in economics to prevent all forms of freedom being swallowed up in dictatorship. Outstanding in the religious field was the six-month tour of Kagawa of Japan, in the spring of 1936, who advocated the

coöperative movement as the way to peace and plenty before over three quarters of a million listeners. This has been followed by the active promotion of the movement by both Protestant and Catholic leaders. Notable American journalists began to write articles and books on consumer coöperation, among them being such nationally known writers as Marquis W. Childs, Horace M. Kallen, Bertram B. Fowler, Upton Sinclair, Frederick C. Howe, Colston E. Warne, Paul H. Douglas, and others, in addition to those directly engaged in the coöperative movement. Wisconsin passed a law requiring the teaching of the subject of consumer coöperation in all the public schools, which has been followed by legislation in North Dakota and Minnesota. The interest of educators in the movement has been aroused. In the political field the outstanding event was the sending of a special commission to Europe by President Roosevelt to study and report upon the movement.

Publicity resulted in a wave of interest which eventually began to crystallize into action. The evolution of coöperatives in the cities has taken three steps: the initial beginning was the organization of small discussion groups following the pattern of the study circles of Sweden and Nova Scotia; these were followed by the organization of buying clubs which, in time, evolved into coöperative stores and oil stations. Some of the city groups have been taken into membership by the wholesales originally organized by farmers, while the urban coöperatives in the States surrounding New York City and Chicago have joined together and organized wholesales in these two cities which largely serve urban coöperative grocery stores. Although the number of such stores is small in comparison with the private retail stores, coöoperators believe that they are the embryo of the new coöperative economic society that is developing.

LABOR TURNS TO COÖPERATIVES

Labor in America is in the throes of organizing as producers and accordingly labor leadership has had little time to direct the inter-

est of workers to the necessity of organizing as consumers. However, there are hopeful signs appearing. Strong resolutions favoring the organization of consumers' coöperatives have been passed by the last two national conventions of the American Federation of Labor. The Steel Workers' Organizing Committee of the C.I.O. likewise passed a favorable coöperative resolution at its first convention. The leaders of the C.I.O. Automobile Workers' Union are advocating the organization of coöperatives. The subject of coöperatives is being included in the educational programs of labor unions and in general workers' education programs.

There is also the beginning of the organization of retail consumers' coöperative associations under the leadership of members of organized labor in a few cities such as Racine, Wisconsin, and Akron, Ohio. Factory workers are proving that they can successfully organize themselves as consumers into coöperatives and reduce the prices of the food and goods they purchase.

ECONOMIC STABILITY OF COÖPERATIVES

While the private-profit economic system in America is going through its regular periods of "boom and bust," there is now a sector of American business which does about one per cent of the retail volume of purchasing or about half a billion dollars, which is proving that it is possible to build a stable economy. Coöperative purchasing has resulted in a stabilized and steadily increasing volume. This is due to three major factors in the coöperative method of doing business: first, coöperatives purchase and produce for a known demand; second, coöperatives distribute for cash and do not build up volumes on mushroom credit; third, coöperatives distribute at cost, which increases the purchasing power of their members. This is done by the device of the patronage dividend which distributes the savings, or profits, to the members in proportion to their purchases, after setting aside ample reserves for depreciation, expansion, and education. Coöperative purchasing has also stabilized employ-

ment. There have been practically no layoffs of employees during the present recession in business. It might also be added that coöperatives do not employ spies in dealing with their employees. Most naturally, since the employees are also members of the coöperatives, the relationship is much more friendly than in private business. Finally, coöperative purchasing has also stabilized the investment of the member-owners. There have been almost no failures in retail coöperatives during the past ten years, while the mortality among private retailers averages over twenty per cent a year during prosperous or depression years.

As rapidly as the coöperative movement grows in America, so will the whole of the economic system become stabilized in production, employment, and investment.

THE FUTURE OF COÖPERATION

Fortunately for us, the Scandinavian countries, particularly Sweden and Finland, have demonstrated the possible results of the development of the coöperative movement to a still greater degree than we have here in America. They have set a clear pattern for us to follow.

In America we have three economic scourges which are rampant today: unemployment, poverty, and tenancy. Some ten millions are unemployed; other millions live in dire poverty; about half of our families are tenants. We, the people of America, have been rapidly losing our jobs, our incomes, and ownership of property. The Brookings Institution has scientifically diagnosed our economic disease as being the piling up of excess profits or savings in the hands of the few. They have also prescribed the remedies as increased taxes, higher wages, and lower prices.

Finland and Sweden have proved that the diseases of unemployment, poverty, and tenancy can be abolished by applying these remedies of increased taxation, higher wages, and lower prices. They

have also shown how to apply the remedies. By adopting social insurances of various types—unemployment, sickness, and old age—which are paid for out of taxes on those with larger incomes, together with the organization of farm marketing coöperatives and labor unions, the people of those countries have raised the wages of the lower income groups. By organizing public utilities and consumers' coöperatives, they have likewise lowered prices. The result has been that they have widely distributed purchasing power, which, in turn, has resulted in an increased effective demand and greater production. The final result has been the elimination of unemployment and poverty and the rapid reduction in tenancy. These great economic diseases are on the way to becoming relics of a past profit-seeking age in those countries. America is able to profit by their example.

EDUCATION FOR COÖOPERATION

Every child should be taught the principles and practice of coöperation in the schools of America. Economic coöperation is in its very essence a part of democracy. We have an example in France where the state has organized a Central Office for Coöperation in the Schools. The children are not only taught the principles of coöperation but are organized into coöperatives in the schools. We also have the beginnings of the teaching of coöperation in the schools of America in Wisconsin, Minnesota, and North Dakota, with scattering individual illustrations elsewhere. Every college and university in America should give a course in consumer economics. A few have already been introduced. The subject of coöperation should be included in all the various types of adult-education programs which are now being conducted in America, whether forums, radio, or classes.

The consumers' coöperative movement itself is conducting extensive educational programs among its members and employees, particularly in the form of discussion-circles for members and training

institutes for employees. The coöperative movement believes in and practises the democratic principle of "educate and organize." It does not believe in compulsion but in voluntary action as an out-growth of education.

THE PURPOSE OF AN ECONOMIC SYSTEM

A scientific analysis would conclude that the purpose of an economic system is to produce plenty, to distribute plenty to all, and to do so with the least effort. On these three counts the private-profit system stands indicted today. It fails to produce plenty, it fails to distribute equitably to all, it is wasteful in its operation. The consumers' coöperative movement is growing in America today, and is likely to grow all the more rapidly because it fulfills all three functions of a scientific economic system as the competitive capitalistic system does not—the coöperative economic system is increasingly proving that it is able to produce plenty, to distribute that plenty equitably to all, and to reduce effort in production and distribution to a minimum.

Secretary of Agriculture Henry A. Wallace prophesies that "A coöperative economic society will be the living stream of thought for the twentieth century as a political democratic society was the living stream of thought for the eighteenth century." Coöoperators believe that this is a true prophecy and are earnestly endeavoring to educate and organize all others in America to practise economic coöperation.

RECENT STUDIES OF SOCIOLOGY IN THE PUBLIC HIGH SCHOOLS OF MICHIGAN

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SCOPE AND CHARACTER OF THE PRESENT STUDIES

The author, with the aid of certain of his students, investigated the teaching of sociology in the Michigan public high schools in the spring of 1931 and again in the spring of 1936.

The primary objectives of the two separate studies were: first, to find out to what extent sociology was being taught either as a separate subject or in connection with related social studies; second, to learn something of the character of the sociology courses offered; third, to ascertain the views of responsible school authorities relative to the value and the objectives of sociology in the high schools where it was being taught as an independent subject; and, fourth, to discover something of the status and qualifications of the instructors of sociology in these high schools.

The questionnaire method, supplemented by personal interviews with sociology teachers, was the principal one used. In 1931 questionnaires were mailed to the 186 larger high schools of the State having a student enrollment of 200 or more. Replies were received from 130 schools or 70 per cent. In 1936, after corrections in the mailing list, 180 questionnaires were mailed to about the same group of large schools. Replies were received from 126 schools, or almost exactly the same percentage as in the earlier study. In addition this year 180 of the smaller high schools with an enrollment of from 70 to 200 students were studied by questionnaires. Replies were received from 106 smaller schools, or about 59 per cent. Data were thus obtained from a large sampling of the larger high schools both in 1931 and in 1936, and in addition from an equally large sample of smaller high schools in the latter year.

In this article the author aims chiefly to set forth the situation with respect to the teaching of sociology as an independent subject in the Michigan public high schools as revealed in the 1936 survey. Comparison with the data from the earlier study will be made, however, with regard to the extent of sociology offerings.

EXTENT OF SOCIOLOGY OFFERINGS

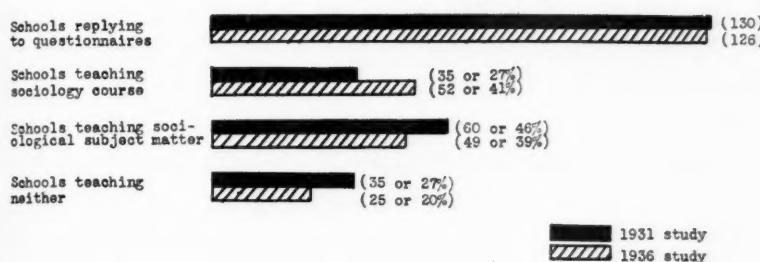
Of the 130 schools replying in 1931, 35 of them, or 27 per cent, offered a course in sociology. On the other hand, 60 schools, or 46 per cent, stated that they were teaching sociological subject matter only in connection with other social studies. The remaining 35 schools, or 27 per cent, reported neither sociology nor sociological subject matter. The 1936 study shows considerable change among the large schools. According to replies for that year 52 schools, or 41 per cent of those reporting, were offering sociology as a separate subject; while 49 schools, or 39 per cent, stated that they taught sociological subject matter only in conjunction with other social studies, primarily in those labeled "community civics" or "economics." The remaining 25 schools, or 20 per cent, indicated that they were not teaching sociology as such in any manner. Figure I clearly shows the comparative situation in the large schools as it was revealed in the studies of 1931 and 1936. An increase of slightly over 14 per cent in the large schools offering sociology as a separate subject is indicated for the five-year period, 1932-1936 inclusive.

Quite in accord with this marked tendency for wider recognition of sociology in the curricula of the larger systems is a similar trend in the smaller schools revealed by the 1936 study. The 106 questionnaires returned from these schools showed that a course in sociology was reported by 32 schools, or 30 per cent; while 52 schools, or about 49 per cent, indicated that they taught the subject matter of sociology in related courses only. The remaining 22 schools, or 21 per cent, reported neither sociology nor sociological subject matter. It is evident from the comparison shown in figure II that sociology

as a separate school subject had wider acceptance in the large school systems in 1936 than it did in the smaller ones. Furthermore, if the time of the introduction of the course is noted, it becomes clear that sociology also received earlier recognition in the large schools.

FIGURE I

Number of large schools replying to questionnaires; number and percentage teaching sociology, teaching sociological subject matter, and teaching neither, 1931 and 1936 studies



As shown in table I, no courses were reported by the smaller schools as having been introduced prior to 1927, while 11 courses, or 21 per cent of those reported by the large schools, had their beginnings before that year. Table I further shows that 18 large schools, or only about 35 per cent of those reporting sociology, introduced their courses in the five years following 1931, while 19 smaller schools, or about 59 per cent of those reporting a course, introduced it during this recent period. While it seems evident from these data that the smaller high schools of Michigan were later in their recognition of sociology, it appears equally clear that these schools are at the present time showing the same marked tendency toward increased recognition of it as a distinct social study as are the larger systems.

GENERAL CHARACTER OF THE SOCIOLOGY COURSES OFFERED

As already indicated, the remainder of this discussion will be based almost exclusively upon the data relative to the 84 sociology

FIGURE II

Number of large schools and number of small schools replying to questionnaires; number and percentage teaching sociology, teaching sociological subject matter, and teaching neither, 1936

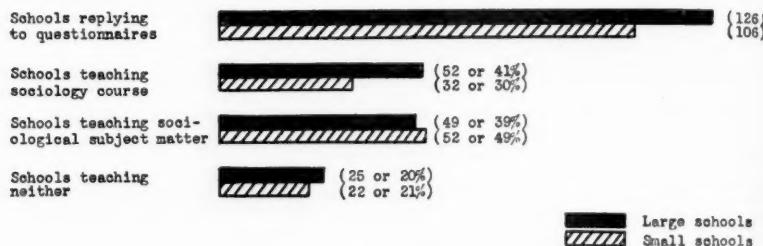


TABLE I

Number of courses introduced per year for period 1920-1936, as reported by the large schools and the small schools, 1936

Year	Number of Schools			Year	Number of Schools		
	Large	Small	Total		Large	Small	Total
1920	1	0	1	1929	0	0	0
1921	2	0	2	1930	3	1	4
1922	0	0	0	1931	3	1	4
1923	3	0	3	1932	0	4	4
1924	0	0	0	1933	4	2	6
1925	1	0	1	1934	5	2	7
1926	4	0	4	1935	5	5	10
1927	6	2	8	1936	4	6	10
1928	2	2	4				
				Schools not reporting year	9	7	16

courses reported by the large and small schools in the 1936 study.

These courses are predominantly one semester in length, only 7 out of the 84 being reported as two-semester courses. Although usually elective in character, the courses offered are ordinarily restricted either to seniors or to juniors and seniors. Only 6 courses were reported as required and only 4 as open at all to students below the

junior level. Average annual enrollment per school naturally varied widely as did average enrollment per class. Student interest in the subject was reported "high" in 66 per cent of the large schools and in 75 per cent of the smaller ones; everywhere else "medium," being in no instance rated as "low." A rather marked tendency for what might be called "problem courses" was evidenced, with 56 per cent of the large schools and 59.5 per cent of the smaller ones reporting that their courses emphasized problems. Some 36.5 per cent of the large schools and 25 per cent of the small schools stressed both theory and problems, while only 2 per cent of the former and 12 per cent of the latter were said to emphasize theory alone in their courses. The remaining schools in each class did not report on the item. It was further evident from comments and course outlines received that in a number of the courses a real endeavor was being made to guide the students into an objective study or observation of institutions and social conditions in their local community with attention upon the normal relationships of life existing there as well as upon the definitely pathological situations.

Although a majority of the schools reported the text in use as "suitable," it is evident from the comments on several replies that the text situation is far from entirely satisfactory to many. In some of the courses either a mimeographed study outline is employed or a combination of several texts is used instead of any particular one. Where single texts were reported to be in use the nine leading the list are shown in table II, in the order of the frequency of schools reporting their use in 1931 and 1936.

Estimates of the suitability of different texts as well as that of the same text by different instructors varied widely, of course. While some comments upon the text in use were in such satisfactory terms as "good," "very good," or "excellent," many more indicated the varied criticisms of different texts in common use as were embodied in such expressions as "too much emphasis on theory," "out of date," "too meager in details," "too elementary," "sociological principles

TABLE II

Nine leading textbooks in the order of the number of schools reporting their use, 1936 study

Author, Title, Publisher	Number of Schools		
	Large	Small	Total
Gavian, Gray, and Groves, <i>Our Changing Social Order</i> (Heath, 1934)	14	9	23
Ellwood, <i>Modern Social Problems</i> (American Book, 1924)	9	2	11
Finney, <i>Elementary Sociology</i> (3d ed., rev., Sanborn, 1935)	5	3	8
Ross, <i>Civic Sociology</i> (World Book, 1925)	4	3	7
Williamson, <i>Introduction to Sociology</i> (Heath, 1926)	3	2	5
Beach, <i>Introduction to Sociology and Social Problems</i> (Houghton, 1925)	4	1	5
Elliott, <i>Our Dynamic Society</i> (Harper, 1935)	2	1	3
Wallis and Wallis, <i>Our Social World</i> (McGraw-Hill, 1933)	2	1	3
Towne, <i>Social Problems</i> (Macmillan, 1924)	2	0	2
Other texts, no single text or not reporting	—	—	25

not clearly or concisely stated," "vocabulary too difficult," and "uninteresting in technique of presentation."

PLACE OF SOCIOLOGY IN THE HIGH SCHOOL

In many respects the questions raised here were among the most enlightening of the entire study. They involved for one thing a sort of an inventory of the opinions or attitudes of high-school superintendents, principals, and teachers toward sociology as a high-school subject. Furthermore, certain statements regarding objectives and functions of high-school sociology provide some indication of the spirit and content of the courses taught, and also indicate some confusion in the minds of school authorities as to the real nature of sociology itself.

Numerous thoughtful replies were received to the question, "What function or objective is there for high-school sociology?" The following representative answers are worth noting here for the possible light they may throw on the inner character of the courses themselves.

To give the individual some understanding of the social order; to teach the child that living is an art and must be understood and worked at in order to live a good life in harmony with others.

Our modern youth are not at all aware of the importance of right or wrong in the moral field.

To teach boys and girls to make proper adjustments to life.

To teach an understanding of our social order, to engender a sense of personal responsibility, and to create a living and expanding philosophy of life.

To give new light on things young people worry about.

These and other similar replies reveal the marked emphasis on the problems of personality adjustment that characterizes some of the courses. Some of them also seem to evidence a confusion of the functions of sociology as a social science with those of ethics and religion as interpreters of ethical values. These statements above all reflect a rather strong recognition by educators of the guidance function of sociology in the secondary school.

A problem emphasis is also clearly perceptible in the following representative statements. Here, social adjustment rather than personality adjustment becomes the focus of attention.

To awaken the interest of the high-school students in the problems of the individual, the family, and the community.

To offer a basis for understanding institutions; to stimulate interest in social progress in order that graduates may intelligently participate in activities leading to social improvement.

To acquaint students with social problems; to create an attitude and an interest in social problems, and to set up a few tentative techniques for attacking social problems.

To develop the right attitudes toward social conditions.

To acquaint the students with sociological problems such as crime, delinquency, poverty, etc.; something must be done about them.

Here we seem to have coming to the fore, directly or by implication, what Cooley, Angell, and Carr have called "social technology."¹ Sociology considered in this manner concerns itself largely with the nature of social problems, and with certain attitudes and techniques for adjusting them. The matter of social awareness of the problem and of the proper attitude toward it looms large here as is indicated by some of the quotations.

The more purely objective attitude toward the subject matter of sociology is revealed in such replies as the following:

To show students what human traits are, the significance of these to society as a whole, and especially the significance of these to the individual.

To make clear the nature of social problems which students should be informed about when they take their place in society.

To enable the student to understand his increasingly complex environment, and to understand the social trends and social news about him.

In this school the great majority of students do not enter college to contact the subject; and they should meet some of the theories regarding social change, social process, and social organization.

In these statements we have a clearer emphasis on understanding, particularly understanding of social conditions and events, as the primary function of sociology. Here the subject seems to take on more nearly the accepted character of a science than in any of the preceding conceptions.

A few replies tend to indicate confusion about the objectives of the sociology courses offered.

I am not sure there is a separate objective distinct from that of economics on the high-school level.

To understand the objectives of modern social life.

¹ *Introductory Sociology* (New York: Charles Scribner's Sons, 1933), pp. 481-482.

We have made sociology a course attempting to develop in pupils an appreciation for worthy leisure-time activities.

The study of American democracy; its social, economic, and political issues, and the laying of the foundations of cultural growth.

These and similar statements seem to indicate a reluctance on the part of certain educators to recognize sociology at all as having distinctive functions on the high-school level; or they evidence confusion as to what these functions are. Some would make sociology a handmaid in the solution of some particular human problem and in this manner distort its broader outlook and objectives. And still others, such as the last one quoted, tend to confuse the subject matter and functions of sociology with those of economics and political science.

Little power of insight seems needed to realize that sociology as it is being taught in the public high schools of Michigan is motivated by a variety of more or less clearly conceived objectives. A preponderance of the objectives stated clearly reflects a lively current awareness by these educators of the pressing personal and group problems of modern life. They appear overwhelmingly to suggest a need, felt by these school administrators and teachers, for bringing youth more consciously into contact with everyday social conditions, "to connect the students with life," as one superintendent put it. Many of these objectives are gauged directly in terms of action and results, while others clearly indicate more faith in the old adage that "knowledge will set you free." One might say with a good deal of truth perhaps that a variety of experiments are going on in the sociology classes of the high schools of Michigan which seek to guide youth to a clearer understanding of, and a better adjustment to, the personal and social demands of living today. Their variety arises in part from the diversity of objectives sought. Just which of these objectives are most suitable and which of them properly come within the scope of sociology at the high-school level will perhaps be partially suggested by the sort of pragmatic test now going on.

EXPANSION AND IMPROVEMENT OF HIGH-SCHOOL SOCIOLOGY

To the question, "Is there need for the expansion of high-school sociology?" 64 schools, or over 85 per cent of those answering, replied in the affirmative. The 11, or 15 per cent, who answered the question negatively indicated for the most part that their answers referred only to their local situation. To the question, "Why is there need for expansion, if any?" a variety of replies was received. Many of these stated in substance that expansion was needed in order to realize more fully the objectives already discussed. A number of the other answers typified by the following served to delineate a basic educational problem in American society.

Only comparatively few study sociology in college. A much larger proportion of students can be reached in high-school courses.

Noncollege students need to understand the force of social relations in personality formation.

We need a course for the tenth grade, for many of our students drop out before the senior year.

The problem implied here is essentially this: A way must be found to prepare for life as best we can both those people who drop out of high school to seek employment, and those who terminate their formal education on completion of high school, and therefore almost at once confront the complex problems of economic self-support, family life, and democratic citizenship. It appears likely that one strong motive for projecting the subject of sociology down into the high school arises in relation to this educational problem.

Answers to the question "What do you think mainly retards the expansion of high-school sociology?" provide some suggestions as to the obstacles encountered by school administrators in the development of the subject. Replies similar to the following typify the more outstanding factors suggested.

The fact that sociology is new and in somewhat of an experimental state; it is a deviation from the time-honored subjects.

A lack of qualified teachers of the subject; lack of appreciation of the subject by school executives; and the opposition of theoretical sociologists in colleges.

School curriculum too crowded and the lack of recognition by colleges and universities; for example, the exclusion of the course by the University of Michigan in its new social sequences for entrance requirement.*

Lack of satisfactory texts and reference material.

Misunderstanding as to the nature and purpose of the subject.

It is interesting to compare the obstacles suggested by these representative statements with the six factors mentioned by Tryon as tending to retard the expansion of sociology in the high school.[†]

1. Recent appearance of sociology as a discipline in the higher institutions of learning
2. The lack of adequately prepared sociology teachers
3. The opinion that sociology is too difficult for high-school students
4. The quite general confusion on the part of school administrators as to the true nature of the subject
5. The overcrowded condition of the high-school curriculum
6. The conflicts between sociology and community civics, economics, political science, citizenship, or other problem courses

It is significant to note that the dearth of qualified teachers, the newness and attending misconceptions of sociology, and conflicts occasioned by an already overcrowded curriculum are factors that are suggested in both instances.

When the responsible administrators of the schools teaching sociology were asked "Is the sociology course as taught worth while and effective?" 77 replies, or more than 96 per cent of those received, indicated that it was. This strong approval of the subject was suggested by a corresponding majority in the study of 1931. This double source of evidence appears to be quite convincing testimony

*This situation has recently been altered so that now one-half unit of sociology is accepted in the social-studies sequence if it is presented from a school meeting certain specified requirements with respect to the course.

†Rolla M. Tryon, *The Social Sciences as School Subjects* (New York: Charles Scribner's Sons, 1935), pp. 385-386.

of the favored position already attained by sociology in those schools reporting the subject.

Suggestions for improvement in the courses taught, however, included: "better prepared teachers," "greater emphasis on problems," "a modern text on the high-school level," and "allow it to be counted for college entrance."

THE TEACHER OF HIGH-SCHOOL SOCIOLOGY IN MICHIGAN

Sociology in Michigan high schools appears to be well "manned." In the 82 schools reporting information upon the point, 58 of the teachers, or 71 per cent, were men. This predominance of men seemed to prevail throughout the State with the exception of the Detroit area where mature women seemed to be holding their own in the field. The median age for all teachers reported was about 30 years, but with a rather equal scattering of cases in the 21-25, 26-30, 31-35, and 36-40 age groupings. About 60 per cent were married, this status being somewhat more pronounced in the smaller schools. No doubt an important selective factor conditioning the foregoing data is that the superintendent himself was the teacher of sociology in more than 50 per cent of the smaller schools reporting a course.

The average number of years teaching experience reported was about 9 years with an approximately equal scattering of cases in the 1-5, 6-10, and 11-15 year groupings. With the exception of 3, all the teachers held A.B. or B.S. degrees, and about 30 per cent of them held A.M. degrees. Academic preparation in sociology varied widely. Some 20 schools did not report on the point. In the schools reporting, 14 teachers had taken a year or less of college work in sociology, 19 from one to two years' work, and the remaining 31 teachers reported more than two years' work. There are reasons to suspect, however, that the data probably err in the direction of reporting too many teachers as having two years or more work in college sociology. However, a number had definitely majored in the subject and a few had taken masters' degrees in the field.

The author's tentative judgment, arrived at from these studies and supported by several personal interviews, is that the teachers of sociology in this State are for the most part a competent and alert group. On the whole, it appears that they are above the average in social maturity, teaching experience, and possibly academic preparation. But the supply of such teachers does not seem to be abundant, for "better qualified teachers" was in effect a plea arising from several sources in the studies. In part no doubt it had reference to general experience, cultural background, and social balance and maturity, all of which serve well in this type of subject. On the other hand, specialized education in sociology itself and training in the techniques of presenting material in the field at the high-school level were clearly expressed needs. This latter situation appears to provide, to say the least, a mild challenge to the colleges and universities which have to do with the preparation of social-science teachers; more especially to those teachers' colleges which as yet show no signs of being aware of this situation and which therefore make no effort in their advisory function nor make provision in their practice-teaching facilities to equip even an interested portion of their social-science majors to meet effectively this demand if called upon to do so. Many of the smaller schools particularly, with their limited personnel, confront the difficulties arising here, for not infrequently the superintendent finds that his regular social-science teacher is not equipped to handle the subject matter of sociology. Therefore, confronted with the only alternative of not having a course, he elects in many instances to teach the subject himself. Of course, superintendents in smaller schools will be found teaching sociology for other reasons, among them a special interest in the subject.

CONCLUSION

Just what the future of sociology upon the high-school level will be in general, of course, remains to be seen. It seems indisputable,

however, that the subject matter and point of view of sociology are likely to play an increasingly large part in the social-studies program of the secondary school in the immediate future, either offered as a distinct unit or presented definitely in conjunction with the material of closely related social studies. Which of these methods of presentation should prevail will no doubt be an important mooted question for some time to come. But, as far as Michigan is concerned, these studies point to the prospects of a continued increase of its acceptance as an independent subject. Many of the obstacles which have retarded its development as such are either already on the way to disappearing or do not seem at all unsurmountable in the near future. To what extent these studies reflect the situation in other States can only be conjectured.

SOME SOURCES OF INSTRUCTIONAL MATERIALS

In "Education for Wise Consumption"

I. DAVID SATLOW

ORGANIZATIONS THROUGH WHICH MATERIALS ARE AVAILABLE

Commonwealth of Massachusetts, Room 24, State House, Boston, Massachusetts. Report of the Committee on Consumer Credit, February 17, 1936. An 86-page analysis of the abuses in installment sales and suggestions for remedying them. A number of tables at the end convert various carrying charges on installment sales to per cent equivalents for comparison with rates quoted by sellers. The entire booklet which is rich in teaching material sells for a nominal sum and its language is within the range of comprehension of secondary-school students.

Consumers' Counsel, Agricultural Adjustment Administration, Washington, D. C. Issues biweekly a *Consumers' Guide*, which is mailed free to any one requesting placement on the mailing list. Through this periodical, the division carries on an educational program training the citizen in knowing what to look for and presents the relative merits of different types of materials used in the making of consumer goods and specifications. The *Guide* also features announcements concerning current publications of value to consumers. This publication should prove particularly helpful to mail-order buyers, who order by catalogue descriptions. This governmental division published *Sources of Information on Consumer Education and Organization*, a 33-page booklet listing with brief descriptions Federal as well as nongovernmental, nonprofit agencies rendering consumer services. Suggestions for consumer study courses are also included in this pamphlet.

Consumers' Research, Inc., Washington, New Jersey. A membership corporation organized in 1929 under the laws of the State of New York to provide unbiased information and counsel on goods bought by the ultimate consumer. It issues each September an *Annual Cumulative Bulletin*, which contains a condensed summary of most of the organization's previous researches on goods and services. Goods are listed by brand name as recommended, intermediate, and not recommended. Designations of A, B, C refer to quality range, and designations of 1, 2, 3 refer to price range. A rating of A₁ represents the best quality and money value for the consumer, one of C₃ represents the poorest quality and money value. In addition to this *Bulletin*, members receive during the year a *Monthly Bulletin* reporting the results of current researches.

The organization prepared a *Consumers' Test Manual*, a 38-page pamphlet, which comprises a number of simple tests of common household articles. This should prove of value to students of chemistry, physics, general science, and

domestic science. Its cost is fifty cents. Since July 1936, Consumers' Research has been issuing *Consumers' Digest*, a popular readable magazine whose articles are based on data in its files. This sells for 25c a copy or \$3.00 a year. Special rates are offered on lots of ten or more for class and discussion groups. A Teachers' Manual and Study Guide is prepared for each issue and furnished with group orders.

Consumers' Union of the United States, Inc., 22 East 17th Street, New York City.

A membership corporation, similar in purpose to Consumers' Research, Inc., which publishes an *Annual Handbook of Buying* and *Consumers' Union Reports*, a monthly magazine. In their listings, goods are rated in terms of the greatest value returns for money expended, evaluating them as best buys, also acceptable, and not acceptable. The magazine is available at newsstands.

Wherever possible, Consumers' Union describes labor conditions under which the articles were prepared.

In addition to reports on research and experimentation carried on in its laboratories, Consumers' Union has been devoting space in its magazine to several series of articles on specific consumer problems. Expert opinion and scientific evidence are included in the educational campaigns represented in the several series. The current numbers are featuring a series on life insurance.

The Cooperative League, 167 West 12th Street, New York City. Publishes a monthly, *Consumers' Cooperation*. Subscription is \$1.00 a year. The aim of this periodical is to spread the knowledge of the consumers' coöperative movement, "whereby the people, in voluntary association, purchase and produce for their own use the things they need."

It acts as a distributing center for significant publications and, from time to time, various pamphlets, ranging in price from five to twenty-five cents, have been issued by this national organization. Some of the titles follow: *What is Consumer Cooperation?* *Swedish Consumers in Cooperation, A Primer of Bookkeeping for Cooperatives, Sweden—Land of Economic Democracy, Co-operative Medicine, Campus Cooperatives, What Is a Cooperative Store? Guide for Discussion Circles, Cooperation: The Way Out, A Short Introduction to Consumers Cooperation, The Discovery of the Consumer, Fundamentals of Consumer Cooperation, Cooperation: The Dominant Economic Idea of the Future.*

Credit Union National Association, Raiffeisen House, Madison, Wisconsin, will furnish free of charge information on the formation of credit unions.

It publishes *The Bridge*, a monthly devoted to the furtherance of the cause of credit unions; subscription price is fifty cents a year.

Farm Credit Administration, 1300 E Street, N. W., Washington, D. C. A coöperative service operated on a business basis.

Its primary purpose is to help farmers get out of debt. As part of the program

directed toward the realization of this goal, the Administration issues interesting circulars and bulletins. Some of the literature should suggest fields of activity for urban consumers. At all events, the first-hand information on farm mortgage credit, Federal intermediate credit banks, coöperatives, and Federal credit unions furnished by this organization should prove of immense value to students and teachers of social studies and business.

Some of the titles of pamphlets issued are: *Agricultural Financing through the Farm Credit Administration* (Circular 5), *Improving Our Rural Credit System* (Circular A-10), *The Farmer's Stake in Cooperative Credit* (Circular A-7), *Co-operative Farm Mortgage Credit, 1916-1936* (Circular A-8), *Selecting and Financing a Farm* (Circular 14), *Cooperative Purchasing of Farm Supplies* (Bulletin 1), *The Federal Intermediate Credit Banks* (Circular 7), *Loans to Farmers' Cooperatives* (Circular 6), *Membership Relations of Cooperatives' Associations* (Bulletin 9), *Federal Credit Unions* (Circular 10), *Consumers Cooperate for Credit* (Circular A-12), *ABC's of Credit for the Farm Family* (Circular 15), "Preventive Medicine" for Cooperatives (Circular A-3).

Federal Home Loan Bank Board, Washington, D. C., publishes monthly *The Federal Home Loan Bank Review*. This magazine is the Board's medium of communication with member institutions of the Federal Home Loan Bank System and is the only official organ or periodical publication of the Board. It is sent to all member institutions without charge. To others, a charge of \$1.00 is made.

Member institutions include the Federal Savings and Loan Associations, Federal Savings and Loan Insurance Corporation, and the Home Owners' Loan Corporation.

Household Finance Corporation, 919 North Michigan Avenue, Chicago, Illinois. This commercial organization, although concerned with lending money at a profit, issues carefully prepared pamphlets on *Better Buymanship*. Each pamphlet—to date, twenty-two have been issued—analyzes one commodity or several allied consumer goods, giving scientific information on the article considered.

International Cooperative Alliance, London, England, publishes a monthly *Review of International Cooperatives*, \$1.75 a year, which features news concerning the development of the cooperative movement throughout the world.

National Advisory Council on Radio in Education, University of Chicago, Chicago, Illinois. *More for Your Money: A Radio Program for Consumers*. A series of nine programs, which has since been published by the University of Chicago. The topics covered are: (1) Capsules for Consumers; (2) Millions for Mars: The Low-Down on the High Cost of Living; (3) Good Medical Care for Less Money; (4) Hard Times with "Easy Payments"; (5) More for Your Money in Small Loans: How to Reduce Interest Rates; (6) The Consumer's

Stake in Sound Money; (7) More for Your Money: Science Points the Way; (8) The Consumer's Stake in the New NRA; (9) News Behind the News for Consumers. These printed addresses are obtainable from the University of Chicago Press at 15c each, or \$1.00 for all.

Pollak Foundation for Economic Research, Newton, Massachusetts. An organization interested in the dissemination of economic information. Some of the pamphlets issued by this foundation are: 22. *Painless Debtristry*, 23. *To Tell You the Truth*, 27. *Can Consumers Stand the Truth?* 29. *Installment Buying; a Great American Illusion*. These sell at five cents each, reduced rates being applicable on large orders.

United States Department of Agriculture, Washington, D. C., issues a wide variety of material. Among the reports of its Food and Drug Administration, the following are of worth: *Consumer, Save Thyself* (6 pp. mimeographed); *The Food and Drug Administration* (Miscellaneous Publications No. 48). *The Notices of Judgment of the Food and Drug Administration*, issued regularly, are very enlightening.

The department's Bureau of Home Economics issues consumer materials from time to time. Three of its very valuable pamphlets are: *Standards for Consumers' Goods* (13 pp. mimeographed reprint); *Present Guides for Household Buying* (36 pp.); *Sound Buying Methods for Consumers* (11 pp. mimeographed reprint).

United States Department of Commerce, National Bureau of Standards, Washington, D. C., has issued very many circulars and research papers on building and housing, commercial standards, and Federal specifications. The following publications prepared by the National Bureau of Standards are available free of charge: *The Certification Plan—Its Significance, Scope, and Application to Selected Federal Specifications and Commercial Standards*; *Aid for Over-the-Counter Buyers* (Labeling Plan); *Services of the National Bureau of Standards to the Home-Building Industry*. For a slight charge the following publications of interest to household purchasers are available: C55, *Measurements for the Household* (45c); C70, *Materials for the Household* (50c); C397, *Safety for the Household* (15c).

United States Department of Labor, Washington, D. C., has issued an unusually large amount of material in the field of consumer education, particularly in consumer coöperation. Its *Monthly Labor Review* has generally been featuring news about and suggestions for consumer coöperatives. Of the many bulletins issued by its Bureau of Labor Statistics, the following are particularly pertinent: No. 598, *Organization and Management of Consumers Cooperatives*; No. 606, *Organization and Management of Cooperative Gasoline and Oil Associations* (with model by-laws); No. 608, *Organization and Management of*

Cooperative Housing Associations (with model by-laws); No. 612, *Consumers' Credit and Productive Cooperation*; No. 615, *The Massachusetts System of Savings-Bank Life Insurance*.

The Consumers' Project of this governmental department prepared *A Selected List of Government Publications of Interest to Consumers*. In addition, the following splendid mimeographed pamphlets were prepared through this Project: *The Legal Structure of Consumers' Cooperative Societies* (1937), a 234-page study of standards of legislation and of the present state of the law governing consumer co-operatives. Its contents include: the need for legal expression of an economic reality, the Rochdale principles and their embodiment in the law, the implications behind the principles and their bearing on the law, some incidental problems. *Bills and Laws Affecting Consumers* (1937), a 104-page bulletin giving selections from bills and resolutions introduced in the 75th Congress from January 5 to May 15, 1937, and action taken on these proposals. The contents are arranged as follows: quality, quantity, and mode of sale of consumers' goods; consumers' co-operatives; consumers' credit; slum clearance and low-rent housing; unfair trade practices; Federal regulation.

The following mimeographed material issued by the Department of Labor as part of the Consumers' Project also bears consideration: *Standards of Quality* (Bulletin No. 3), 11 pp.; *The Home Medicine Cabinet*, 22 pp.; *Survey of the Terms Used in Designating Qualities of Goods*, 59 pp.

Other organizations described in articles in this issue which supply materials:

American Association of University Women

30 Rockefeller Plaza, New York, N. Y.

American Home Economics Association

Mills Building, Washington, D. C.

American Medical Association

535 North Dearborn Street, Chicago, Ill.

Consumers' National Federation

205 East 42d Street, New York, N. Y.

National Consumers' League

156 Fifth Avenue, New York, N. Y.

National Federation of Business and Professional Women's Clubs, Inc.

1819 Broadway, New York, N. Y.

National League of Women Voters

726 Jackson Place, Washington, D. C.

Society for Curriculum Study

425 West 123d Street, New York, N. Y.

COURSE OUTLINES AND DISCUSSION MATERIALS¹

Consumers' and Producers' Cooperatives, A Short-Lesson Course, by A. J. Hayes, assistant educational director, Central Cooperative Wholesale, Superior, Wisconsin.

Cooperative Marketing and Consumers' Cooperative Handbook, Price, Walton, Kaasa, Hovde, and Goodell.

Cooperative Life and Business, by Harriet Bunn and Ethel Falk. A textbook for schools distributed by The Cooperative League, 167 West 12th Street, New York City.

Course of Study on Cooperation, Department of Education, State of Minnesota, St. Paul, Minnesota. A recently prepared and excellent outline for high-school teachers and discussion-group leaders. Bibliography of supplementary materials in preparation.

A Unit on Cooperatives, Department of Social Studies, City Schools, Tulsa, Oklahoma. A three weeks' teaching unit for the eleventh grade. Excellent, with comprehensive bibliography.

"The Cooperative Movement," by Benson Y. Landis, reprinted from the January 1937 issue of the *Journal of the National Education Association*, Washington, D. C.

Special coöperative issue of *Scholastic*, October 16, 1937. The Scholastic, 250 East 43d Street, New York City.

"We Consumers," Volume 2, No. 6, of *Building America*, Society for Curriculum Study, 425 West 123d Street, New York City.

Suggested Reading on Consumers Cooperation in Theory and Practice, Antioch College, Yellow Springs, Ohio. Mimeographed material.

Studies in Principles of Cooperation for Kansas Young People, by Vance M. Rucker and Glenn S. Fox, Kansas State College, Manhattan, Kansas.

Cooperation, five lessons prepared by the Home Study Program, Department of Education, State of Minnesota, St. Paul, Minnesota.

Extension Course in Cooperation, a 110-page outline prepared by the Department of Education, State of Minnesota, St. Paul, Minnesota.

How Can the Buyer Get His Money's Worth? by R. K. Froker and M. P. Andersen, Extension Service, Extension Circular 178, 30-page outline, College of Agriculture, Madison, Wisconsin.

Consumers' Course, twelve units, approximately 100 pages, Idaho State Department of Education, Boise, Idaho.

¹ The following list was furnished through the courtesy of Mr. E. R. Bowen, executive secretary of The Cooperative League.

Film—*Cooperatives in Wisconsin*, a visual-education film soon to be released by the Department of Visual Education, University of Wisconsin, Madison, Wisconsin.

Co-ops, How Far Can They Go? outline for discussion groups, United States Department of Agriculture, Washington, D. C.

Cooperation, for use by study groups in Resettlement Administration Communities, Resettlement Administration, Washington, D. C.

Cooperation for Oklahoma Indians, United States Department of the Interior, Washington, D. C.

Course of Study in Consumers Cooperation, bulletins and outlines prepared by WPA, State of Washington, Seattle, Washington.

Discussion Outline on Consumers Cooperation, outline and extensive handbook, WPA, State of Utah, Salt Lake City, Utah.

Cooperatives—A Discussion Program to be used with the Headline Book "Cooperatives" by R. Goslin, Foreign Policy Association, 8 West 40th Street, New York City.

Rural Life Study Projects, each deals with separate problems such as private property, credit unions, coöperation and coöperative associations, and legislation, published by The Queen's Work, 3742 West Pine Boulevard, St. Louis, Missouri.

Methods of Achieving Economic Justice, a syllabus by the Friends Book Store, 304 Arch Street, Philadelphia, Pennsylvania.

Seeking a New World Through Cooperatives, by Carl Hutchinson, a 60-page discussion unit planned for Christian youth groups, distributed by The Cooperative League.

"Consumers' Cooperatives—a Debate Handbook," by Julia E. Johnson, 1937, 295 pp. Summarizes arguments for and against the coöperative movement, distributed by The Cooperative League.

Fundamentals of Consumers Cooperation, by V. S. Alanne, a 120-page pamphlet distributed by The Cooperative League.

Questions Facing Consumers, a pamphlet prepared by Benson Y. Landis, Eastern Cooperative League, 112 Charlton Street, New York City.

Guide for Discussion Circles, pamphlet on methods of organizing and administering discussion groups, by The Cooperative League.

Discussion outline to be used with *Consumer Cooperation in America*, Carl Hutchinson, Ohio Farm Bureau Cooperative Association, Columbus, Ohio (see book review).

Story Without End, by Leslie A. Paul, a syllabus prepared for use in the schools in England.

Bibliographies

Consumers Cooperation, bulletin of the Russell Sage Foundation Library, No. 134, 130 East 22d Street, New York City.

Reading List on Consumers Cooperation, Milwaukee Public Library, Milwaukee, Wisconsin.

Consumer Cooperative Societies, Bureau of Foreign and Domestic Commerce, Washington, D. C.

Cooperative Bookshelf, Consumers Counsel, AAA, Washington, D. C.

A Guide to the Literature on Consumer Movements, by Benson Y. Landis, Consumer Distribution Corporation, 420 Lexington Avenue, New York City.

THE EVER GROWING CONSUMER BOOKSHELF

L. DAVID SATLOW

Cooperatives, by RYLLIS ALEXANDER GOSLIN. New York: Foreign Policy Association, 1937, 481 pages.

This is No. 8 of the series Headline Books. In this attractive booklet the philosophy and history of coöperatives are presented so that "he who runs may read"—and understand. In addition to the attractive format, the book is graphically illustrated. For the uninitiated, it serves as an excellent primer; for the student of the movement, a splendid summary of coöperation in Great Britain, Denmark, Sweden, and the United States.

The Decline and Rise of the Consumer: A Philosophy of Consumer Cooperation, by HORACE M. KALLEN. New York: D. Appleton-Century Company, 1936, 484 pages.

Technological improvement makes possible abundance for all, but our prevailing system of producer dominance withholds these benefits from the people. Through the extension of the principles of coöperativism, the author would have us usher in "a consumer-governed economy where abundance is as conventional, as automatic as scarcity is now."

This book contains far more material than the subtitle suggests, for in one volume are found a history and an appraisal of the coöoperative movement as well as its underlying philosophy. The author considers the various factors involved in this vast national and international movement. He feels that the institutional environment exerts more than enough external pressure upon the coöperatives to offset any deficiency of inward drive from which they may be suffering today.

The volume concludes with a fantastic epilogue in which the scene shifts to the year 2044, at which time the coöoperative economy of service rather than profit pervades all production, and peace and understanding prevail.

The reader will find the book scientific in its approach, comprehensive in its scope, and lucid in its treatment.

The Economics of Consumption, by CHARLES S. WYAND. New York: The Macmillan Company, 1937, 565 pages.

At one end of the scale, we have the supply of consumer goods; at the other end, the demand for such goods. The wide divergence between the two has been the cause of a good deal of dissension within the ranks of the malcontents. That the gap must be filled has been the conclusion of many thinkers on this important problem facing humanity. How this is to be effected without recourse to violence has been dealt with by very few.

That intelligent coördination of supply and demand for consumer goods can be effected by a careful analysis of consumer habits and producer habits is the premise of the author. By combining the contributions of sociology, psychology, and other social studies with the findings of current research workers in consumer laboratories, the author presents a volume rich in material. Though very many consumer facts of the "debunking" type are present, the book is notably lacking in the usual hysteria or sensationalism injected into treatments of such content. The copious references to current sources indicate both intensiveness and extensiveness of treatment.

The several chapters on commercial manipulation of consumer choice and price, the work of governmental units, and self-help by consumers should prove particularly valuable as springboards for discussion in any classroom, whether it be an elementary, secondary, or higher institution.

The appendix presents "An Enabling Act for a Department of the Consumer" by Oscar S. Fox. This proposed national act, designed among other things, "to protect, foster, promote, and develop the welfare of the ultimate consumers of the United States," attempts to combine in one department the many extensions of Federal activity in behalf of the consumer. It seeks to establish a number of divisions devoted to advertising control, research and experimentation, setting up of specifications, licensing, and publishing unbiased information for consumers. The many other provisions indicate that this is an act with teeth—and mighty sharp ones, at that. We shall, no doubt, be hearing more about this new development in the coming years. But to depend entirely on legislation is unwise. Education in the establishment of desirable behavior patterns resulting in wise choice by consumers should be one of the goals of the schools.

Family Finance: A Study in the Economics of Consumption, by
HOWARD F. BIGELOW. Chicago: J. B. Lippincott Company, 1936,
519 pages.

Firmly convinced that it is possible to raise the general level of living only by raising the level on which each individual family lives, the author suggests methods and devices whereby the individual family may utilize all its financial, social, and personal resources to the utmost advantage. Treating the family as a consuming unit, the author indicates how its wants can be met by wise purchase and by production in the home. Problems of family finance involved in obtaining the primary wants of food, clothing, and shelter, as well as the more advanced present-day wants of life in a complex society, are analyzed. In his treatment of purchases of specific classes of commodities and services, the author refers to prevailing misconceptions and offers definite pointers to direct wise consumption. Budgeting, credit, and long-time planning for future consumption by the family are given careful consideration.

The organization of the book makes it suitable as a text in the all too few college courses offered on family finance.

Consumer Cooperation in America: Democracy's Way Out, by BERTRAM B. FOWLER. New York: Vanguard Press, 1936, 304 pages.

That many Americans have awakened to a realization of the prevalence of an economic feudalism and have attempted to overthrow this yoke by means of the organization of consumers is the theme of the author. This economic feudalism takes the form of the middleman's monopoly of the market. While many thinkers have urged the elimination of the middleman, the consumer coöperative movement resorted to action by setting up purchasing organizations that buy consumer goods from the very source to which the middleman turns. When, because of the pressure of middlemen, this source of supply was denied, the coöperatives went further back in the chain of distribution and production, until they became wholesalers and, in a number of instances, did their own manufacturing and refining of products. With the profit motive eliminated, the coöperative could direct its attention to service in the form of improved quality.

In its growth, the consumer coöperative movement has written the declaration of economic independence of the consumer. The author indicates very vividly how, in a number of cases, this movement has succeeded in accomplishing what legislation could not do. Of the many implications, the outstanding one is that by education—for basically, a movement of this kind is dynamically educational—the consumer can

improve his lot more effectively than by dependence upon politicians and lawmakers. Written in a forceful manner, the book should appeal to those desiring a popular presentation of the subject, "something light yet serious."

More For Your Money: A Buyer's Guide, by HARRY BENNETT. New York: Chemical Publishing Company, 1937, 251 pages.

How frequently has one listened to attacks launched against certain adulterated products of the machine age, or read excoriating accounts concerning experts, legitimate or self-styled, who have lent their names for a consideration to products which, under no circumstances, should have been recommended. Since criticism of such unfair practices, however, was rarely accompanied by any concrete program of action, the average consumer accepted a philosophy of resignation which recognized the existence of this evil, but minimized its effects.

But the more intelligent reader insisted on asking, "How can I, in an age of specialization, recognize quality in everything I purchase?" An attempt to answer this question will be found in this book. Those who turn to this book for slogans and catchwords are doomed to disappointment, for no such thing is attempted by the author. The book is a manual, the author's proud boast being that in it "no names are named." Instead, suggestions are made on how to select the proper product, how to detect adulterations, and avoid the pitfalls in misleading or incomplete advertising. With but fourteen pages devoted to buying in general, label reading, and checking of quantities, the remaining pages are devoted to the wise purchase and preservation of definite items ranging from specific foods to automobiles, books, and life insurance.

Because the book is written tersely and clearly, it can be recommended to parent study groups as well as to other adult-education classes. From the practical point of view, it will net its owner a saving far in excess of the cost of the volume as well as reduce *careful* selection to habituated behavior.

Cooperative Enterprise, by JACOB BAKER. New York: Vanguard Press, 1937, 266 pages.

A compact and comprehensive book written by the director of the President's Inquiry on Coöperative Enterprise. It includes full and detailed information on the origin, growth, and achievements of coöperatives both in Europe and America.